

**Notice of Allowability**

Application No.

09/672,684

Examiner

Matthew S. Gart

Applicant(s)

GOLDSTEIN ET AL.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to RCE 5/3/2006 Ex. Amend 5/10/2006.
2. ☒ The allowed claim(s) is/are 21 and 23-27.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☒ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☒ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- ☒ Notice of References Cited (PTO-892)
- ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date 5/3/2006
- ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
- ☐ Notice of Informal Patent Application (PTO-152)
- ☒ Interview Summary (PTO-413), Paper No./Mail Date 5/10/2006
- ☒ Examiner's Amendment/Comment
- ☒ Examiner's Statement of Reasons for Allowance
- ☐ Other \_\_\_\_\_

*Matthew S. Gart*  
Primary Examiner

### **EXAMINER'S AMENDMENT**

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Brian Keating (Ph. 415-954-4497) on May 10<sup>th</sup>, 2006.

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The application has been amended as follows:

***In the Title***

The title has been changed to read as follows:

--Method of processing customer transactions--

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***In the Claims***

Claim 21 has been amended as follow:

21. (currently amended) A method of processing customer transactions, which comprises the steps of:

providing a plurality of customer facing utility systems which are configured to receive customer transaction requests, wherein the customer transaction requests include customer orders to buy or sell securities;

providing a plurality of street side utility systems which operate to communicate with financial exchanges to execute customer orders;

providing a firm side utility system which operates to settle customer orders and update customer account balances;

providing a plurality of sets of customer facing data, wherein each set of customer facing data has a corresponding customer facing utility system;

wherein each set of customer facing data includes a first type of data which can be written to by its corresponding customer facing utility system, and a second type of data which is provided by the firm side system, and the second type of data cannot be written to by the corresponding customer facing utility system, and a third type of data which is provided by the street side utility systems, and the third type of data cannot be written to by the corresponding customer facing utility system;

providing a set of firm data which includes a first type of data which is provided by the customer facing utility systems, and the first type of data cannot be written to by

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the firm utility system, ~~and~~ a second type of data which can be written to by the firm utility system, and a third type of data which is provided by the street side utility systems, ~~and~~ the third type of data cannot be written to by the firm utility system;

providing a plurality of sets of street side facing data, wherein each set of street side facing data has a corresponding street side utility system;

wherein each set of street side facing data includes a first type of data which is provided by the firm side utility system, ~~and~~ the first type of data cannot be written to by the corresponding street side utility system, and a second type of data which can be written to by its corresponding street side utility system;

receiving a customer transaction request at a first customer facing utility system of a plurality of customer facing utility systems;

creating a transaction record of said transaction request;

writing said transaction record to a first set of customer facing data of the plurality of sets of customer facing data sets, wherein the transaction record is of the first type of data of the first set of customer facing data;

replicating said transaction record to each of the plurality sets of customer facing data;

executing said transaction request at a first street side utility system;

creating a record of said transaction execution;

writing said transaction execution record to a first set of street side facing data which corresponds to the first street side utility system, wherein the record

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of said transaction execution is of the second type of data of the first set of street side facing data; and

replicating said transaction execution record to each of the plurality of sets of customer facing data, such that said transaction execution record is replicated in the third type of data for each of the plurality of sets of customer facing data  
[[.]] ; and

replicating said transaction execution record to the set of firm data, such that said transaction execution record is replicated in the third type of data of the set of firm data.

### REASONS FOR ALLOWANCE

The following is an examiner's statement of reasons for allowance:

#### Regarding claim 21

The prior art of record neither anticipates nor fairly and reasonably teaches a method of processing customer transactions, *inter alia*, which comprises the steps of:

providing a plurality of sets of customer facing data, wherein each set of customer facing data has a corresponding customer facing utility system;

wherein each set of customer facing data includes a first type of data which can be written to by its corresponding customer facing utility system, a second type of data which is provided by the firm side system, the second type of data cannot be written to by the corresponding customer facing utility system, and a third type of data which is provided by the street side utility systems, the third type of data cannot be written to by the corresponding customer facing utility system;

providing a set of firm data which includes a first type of data which is provided by the customer facing utility systems, the first type of data cannot be written to by the firm utility system, a second type of data which can be written to by the firm utility system, and a third type of data which is provided by the street side utility systems, the third type of data cannot be written to by the firm utility system;

providing a plurality of sets of street side facing data, wherein each set of street side facing data has a corresponding street side utility system;

wherein each set of street side facing data includes a first type of data which is provided by the firm side utility system, the first type of data cannot be written to by the corresponding street side utility system, and a second type of data which can be written to by its corresponding street side utility system;

The most notable prior art of record is to Wiecha (U.S. Patent No. 5,870,717). Although Wiecha does disclose a system comprising a plurality of first end-user computer systems geographically distributed throughout an enterprise comprising a user interface and the ability to access disk storage on a shadow catalog server (Wiecha: column 16, lines 23-28), Wiecha does not disclose the use of specific write protected and/or read-only data types within the enterprise, as required by claim 21. Moreover, none of the prior art of record remedies the deficiencies found in Wiecha.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### **EXAMINER COMMENTS**

The drawings filed on 9/28/2000 are acceptable subject to correction of the informalities indicated on the attached "Notice of Draftsperson's Patent Drawing Review," PTO-948. In order to avoid abandonment of this application, correction is required in reply to the Office action. The correction will not be held in abeyance.

### ***Information Disclosure Statement***

The information disclosure statement (IDS) submitted on 5/3/2006 has been considered by the examiner.



***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

ACL for Windows, Warner, Paul D, CPA Journal, v68n11, Page 40-44, Nov 1998, discloses the use of computer-based auditing packages.

WO 01/011453, MURPHY, Edward, International Publication Date 15 February 2001, discloses a system for simulating user entered transactions based on information from actual transactions corresponding to user entered transactions.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Matthew S. Gart whose telephone number is 571-273-3955. The examiner can normally be reached on M-F, 9-6.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Jeff Smith can be reached on 571-272-6763. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

A handwritten signature in black ink, appearing to be the initials 'MSG' followed by a stylized flourish.

MSG  
Primary Examiner  
May 10, 2006